

United States Bankruptcy Court
District of NevadaIn re:
JONATHAN L. SANDERS
LISA LYNN SANDERS
DebtorsCase No. 16-14146-gwz
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0978-2

User: valenzuel
Form ID: 309IPage 1 of 2
Total Noticed: 56

Date Rcvd: Jul 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2016.

db/jdb +JONATHAN L. SANDERS, LISA LYNN SANDERS, 2605 VENDANGE PLACE, HENDERSON, NV 89044-0451
 9865447 AT & T Mobility, 4120 Rosewood Drive, Bldg. 1 4th floor, Pleasanton, CA 94500
 9865449 +Byl Svc, Acct No xxx0932, 301 Lacey Street, West Chester, PA 19382-3727
 9865452 +Celtic Bank/contfinco, Acct No xxxxxxxxxxxx5803, 121 Continental Dr Ste 1, Newark, DE 19713-4325
 9865451 +Celtic Bank/contfinco, Acct No xxxxxxxxxxxx9992, 121 Continental Dr Ste 1, Newark, DE 19713-4325
 9865453 Chase Auto, Acct No xxxxxxxxx4636, Po Box 901003, Columbus, OH 43224
 9865456 +Continental Service Group Inc, A Debt Collection Agency, P.O. Box 7, 200 Crosskeys Office Park, Fairport, NY 14450-3510
 9865457 +Continental Service Group, Inc., Acct No xxxxxxx3001, 200 CrossKeys Office Park, PO Box 7, Fairport, NY 14450-0007
 9865458 +Corinthian Colleges Inc, 170 North Stephanie Street, Henderson, NV 89074-8810
 9865459 +Credit Acceptance, Acct No xxxx6786, PO Box 513, Southfield, MI 48037-0513
 9865463 +Dish Network, 131 Tower Park Dr, Suite 100, Waterloo, IA 50701-9374
 9865464 +Eos Cca, Acct No xxx7000, Po Box 981008, Boston, MA 02298-1008
 9865465 +Equifax Information Services LLC, P.O. Box 105314, Atlanta, GA 30348-5314
 9865466 +Experian, NCAC, P.O. Box 2002, Allen, TX 75013-2002
 9865468 +Fed Loan Serv, Acct No xxxxxxxxxxxxxxx0001, Po Box 60610, Harrisburg, PA 17106-0610
 9865469 +Fed Loan Serv, Acct No xxxxxxxxxxxxxxx0002, Po Box 60610, Harrisburg, PA 17106-0610
 9865474 +Grant & Weber, Acct No xxxxxxxxxxxx2499, 8880 W Sunset Rd # 275, Las Vegas, NV 89148-5004
 9865473 +Grant & Weber, Acct No xxxxxxxxxxxx3579, 8880 W Sunset Rd # 275, Las Vegas, NV 89148-5004
 9865475 +Grant & Weber, Acct No xxxxxxxxxxxx0751, 8880 W Sunset Rd # 275, Las Vegas, NV 89148-5004
 9865477 +Innovis Consumer Assistance, PO Box 1689, Pittsburgh, PA 15230-1689
 9865479 +Kravitz, Schnitzer, & Johnson Chtd, Acct No xxxx6786, 8985 S. Eastern Avenue, Suite #200, Las Vegas, NV 89123-4852
 9865481 NV Energy, PO Box 30086, Reno, NV 89520-3086
 9865480 +Nevada West Financial, Acct No xxxxxxxx3692, PO Box 94703, Las Vegas, NV 89193-4703
 9865482 +Phoenix Financial Serv, Acct No xxxx4774, 8902 Otis Ave, Indianapolis, IN 46216-1009
 9865484 +Plusfour Inc., Acct No xxx3826, 6345 S Pecos Rd Ste 212, Las Vegas, NV 89120-6224
 9865483 +Plusfour Inc., Acct No xxx3837, 6345 S Pecos Rd Ste 212, Las Vegas, NV 89120-6224
 9865486 Stellar Recovery Inc, Acct No xxxx6219, 1327 Highway 2 Wes, Kalispell, MT 59901
 9865487 +TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19022-2000
 9865488 +Uscb Corporation, Acct No xxxxxx8914, 101 Harrison St, Archbald, PA 18403-1961
 9865490 +Verizon Wireless, Acct No xxxxxxxxxxxx0001, Po Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dkrieger@hainesandkrieger.com Jul 30 2016 01:28:43 DAVID KRIEGER,
 HAINES & KRIEGER, L.L.C, 8985 S. EASTERN AVE., SUITE 370, HENDERSON, NV 89123
 tr +E-mail/Text: ebn@lasvegas13.com Jul 30 2016 01:29:09 RICK A. YARNALL,
 701 BRIDGER AVE., #820, LAS VEGAS, NV 89101-8943
 9865448 EDI: CINGMIDLAND.COM Jul 30 2016 01:18:00 AT & T Mobility, PO Box 60017,
 Los Angeles, CA 90060-0017
 9865440 +E-mail/Text: seinhorn@ars-llc.biz Jul 30 2016 01:29:44 Ably Recvry, Acct No xxxxxxx20N1,
 Po Box 4031, Wyoming, PA 18644-0031
 9865441 +E-mail/Text: banko@acsnv.com Jul 30 2016 01:29:33 Allied Coll, Acct No xxxxx0501,
 3080 S Durango Dr, Las Vegas, NV 89117-9194
 9865443 +E-mail/Text: banko@acsnv.com Jul 30 2016 01:29:33 Allied Coll, Acct No xxxxx2301,
 3080 S Durango Dr, Las Vegas, NV 89117-9194
 9865444 +E-mail/Text: banko@acsnv.com Jul 30 2016 01:29:32 Allied Coll, Acct No xxxxx5401,
 3080 S Durango Dr, Las Vegas, NV 89117-9194
 9865445 +E-mail/Text: banko@acsnv.com Jul 30 2016 01:29:33 Allied Coll, Acct No xxxxx7101,
 3080 S Durango Dr, Las Vegas, NV 89117-9194
 9865442 +E-mail/Text: banko@acsnv.com Jul 30 2016 01:29:33 Allied Coll, Acct No xxxxx9801,
 3080 S Durango Dr, Las Vegas, NV 89117-9194
 9865446 EDI: AZDEPREV.COM Jul 30 2016 01:18:00 Arizona Department of Revenue, Acct No xxxxxxx0006,
 Attn: Collections Division, PO Box 29070, Phoenix, AZ 85038-9070
 9865450 EDI: CAPITALONE.COM Jul 30 2016 01:18:00 Capital One Bank Usa N, Acct No xxxxxxxxxxxx8102,
 15000 Capital One Dr, Richmond, VA 23238
 9865454 +E-mail/Text: vanessa.tucker@csn.edu Jul 30 2016 01:29:05 College of Southern Nevada,
 Acct No xxxxxxx3001, 6375 W Charleston Blvd, Mail Stop W10H, Las Vegas, NV 89146-1139
 9865455 +EDI: WFNNB.COM Jul 30 2016 01:18:00 Comenity Bank/lnbryant, Acct No xxxxxxxxxxxx2929,
 4590 E Broad St, Columbus, OH 43213-1301
 9865460 +EDI: CCS.COM Jul 30 2016 01:18:00 Credit Coll, Acct No xxxx9038, Po Box 607,
 Norwood, MA 02062-0607
 9865461 +E-mail/Text: electronicbkydocs@nelnet.net Jul 30 2016 01:29:13 Dept Of Education/neln,
 Acct No xxxxxxxxxxxx1074, 121 S 13th St, Lincoln, NE 68508-1904
 9865462 +E-mail/Text: electronicbkydocs@nelnet.net Jul 30 2016 01:29:13 Dept Of Education/neln,
 Acct No xxxxxxxxxxxx1174, 121 S 13th St, Lincoln, NE 68508-1904
 9865467 +E-mail/Text: bankruptcy@expressrecovery.com Jul 30 2016 01:29:05 Express Recovery Svcs,
 Acct No xxx9022, 2790 S Decker Lake Dr, Salt Lake City, UT 84119-2057

District/off: 0978-2

User: valenzuel
Form ID: 309IPage 2 of 2
Total Noticed: 56

Date Rcvd: Jul 29, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

9865471 +EDI: AMINFOFP.COM Jul 30 2016 01:18:00 First Premier Bank, Acct No xxxxxxxxxxxxxxxx1025,
 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 9865470 +EDI: AMINFOFP.COM Jul 30 2016 01:18:00 First Premier Bank, Acct No xxxxxxxxxxxxxxxx1384,
 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 9865472 +EDI: AMINFOFP.COM Jul 30 2016 01:18:00 First Premier Bank, Acct No xxxxxxxxxxxxxxxx5892,
 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 9865476 +EDI: IIC9.COM Jul 30 2016 01:18:00 I C System Inc, Acct No xxxx7366, Po Box 64378,
 Saint Paul, MN 55164-0378
 9865478 EDI: IRS.COM Jul 30 2016 01:18:00 IRS, Acct No xxxx6454, PO Box 7346, Insolvency,
 Philadelphia, PA 19101-7346
 9865485 +E-mail/Text: legal@qualityfin.com Jul 30 2016 01:29:23 Quality Acceptance Llc,
 Act No xxxx6778, 14546 Hamlin Street, 3rd Floor, Van Nuys, CA 91411-4117
 9865489 +E-mail/Text: lori@vegasvalleycollectionservice.com Jul 30 2016 01:28:50
 Vegas Valley Collectio, Act No xxxxxxxx9554, Po Box 98344, Las Vegas, NV 89193-8344
 9865491 +EDI: BLUESTEM.COM Jul 30 2016 01:18:00 Webbank/fingerhut, Acct No xxxxxxxxxxxxxxxx6352,
 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
 9865492 +EDI: BLUESTEM.COM Jul 30 2016 01:18:00 Webbank/fingerhut, Acct No xxxxxxxxxxxxxxxx8366,
 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

DAVID KRIEGER on behalf of Joint Debtor LISA LYNN SANDERS
 igotnotices@hainesandkrieger.com;nevadaign@gmail.com
 DAVID KRIEGER on behalf of Debtor JONATHAN L. SANDERS
 igotnotices@hainesandkrieger.com;nevadaign@gmail.com
 RICK A. YARNALL ecfmail@LasVegas13.com, ecfimport@lasvegas13.com

TOTAL: 3

Information to identify the case:		
Debtor 1	JONATHAN L. SANDERS	Social Security number or ITIN xxx-xx-8010
First Name Middle Name Last Name		EIN _____
Debtor 2 (Spouse, if filing)	LISA LYNN SANDERS	Social Security number or ITIN xxx-xx-6454
First Name Middle Name Last Name		EIN _____
United States Bankruptcy Court	District of Nevada	Date case filed for chapter 13 7/28/16
Case number: 16-14146-gwz		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	JONATHAN L. SANDERS	LISA LYNN SANDERS
2. All other names used in the last 8 years		aka LISA L. MESA
3. Address	2605 VENDANGE PLACE HENDERSON, NV 89044	2605 VENDANGE PLACE HENDERSON, NV 89044
4. Debtor's attorney Name and address	DAVID KRIEGER HAINES & KRIEGER, L.L.C. 8985 S. EASTERN AVE. SUITE 370 HENDERSON, NV 89123	Contact phone (702) 880-5554 Email dkrieger@hainesandkrieger.com
5. Bankruptcy trustee Name and address	RICK A. YARNALL 701 BRIDGER AVE., #820 LAS VEGAS, NV 89101	Contact phone (702) 853-4500
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	300 Las Vegas Blvd., South Las Vegas, NV 89101	Office Hours 9:00 AM – 4:00 PM Contact phone (702) 527-7000 Date: 7/29/16

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 13, 2016 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 11/14/16 Filing deadline: 12/12/16 Filing deadline: 1/24/17
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan	Pursuant to local rules, the plan and the notice of confirmation hearing will be sent separately from this Notice.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	